

# Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2005

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	CITY OF MILWAUKEE	207	0	100.00%	100.00%	99.02%
15350	WEST BEND MUTUAL INS CO	505	7	98.61%	98.61%	97.97%
29157	UNITED WISCONSIN	215	4	98.14%	98.14%	98.83%
15261	SOCIETY INSURANCE A MUTUAL C	332	9	97.29%	97.29%	98.73%
21458	EMPLOYERS INSURANCE CO OF WA	397	11	97.23%	97.23%	96.17%
24147	OLD REPUBLIC INS CO	165	5	96.97%	96.97%	91.03%
26042	WAUSAU UNDERWRITERS INS CO	132	4	96.97%	96.97%	94.84%
24988	SENTRY INSURANCE A MUTUAL CO	636	20	96.86%	96.86%	96.07%
14184	ACUITY INSURANCE CO	365	13	96.44%	96.44%	94.77%
21407	EMCASCO INSURANCE CO	110	4	96.36%	96.36%	97.12%
25674	TRAVELERS PROPERTY CAS CO OF A	202	8	96.04%	96.04%	97.02%
24449	REGENT INSURANCE CO	215	10	95.35%	95.35%	96.45%
23035	LIBERTY MUTUAL FIRE INS CO	149	7	95.30%	95.30%	89.57%
SI	DEPT OF ADMINISTRATION	111	7	93.69%	93.69%	96.37%
23043	LIBERTY MUTUAL INS CO	135	9	93.33%	93.33%	90.01%
42404	LIBERTY INSURANCE CORP	170	13	92.35%	92.35%	92.96%
16535	ZURICH AMERICAN INSURANCE CO	451	35	92.24%	92.24%	90.88%
20494	TRANSPORTATION INSURANCE CO	115	25	78.26%	78.26%	86.28%
22667	ACE AMERICAN INSURANCE CO	194	54	72.16%	72.16%	66.81%
<b>Totals for Group:</b>		<b>4,806</b>	<b>245</b>	<b>94.90%</b>	<b>94.90%</b>	<b>94.60%</b>

# Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2005

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
31003	TRI STATE INS CO OF MN	93	0	100.00%	100.00%	97.01%
SI	KOHLER CO	67	0	100.00%	100.00%	95.53%
SI	UW-SYSTEM ADMINISTRATION	63	0	100.00%	100.00%	97.74%
SI	CITY OF MADISON	48	0	100.00%	100.00%	93.70%
13935	FEDERATED MUTUAL INS CO	35	0	100.00%	100.00%	98.64%
18988	AUTO OWNERS INS CO	33	0	100.00%	100.00%	98.61%
31895	AMERICAN INTERSTATE INS CO	30	0	100.00%	100.00%	98.25%
24830	CITIES & VILLAGES MUTUAL INS C	29	0	100.00%	100.00%	97.07%
19038	TRAVELERS CASUALTY & SURETY C	15	0	100.00%	100.00%	95.69%
SI	MILWAUKEE BOARD OF SCHOOL D	109	1	99.08%	99.08%	97.33%
13986	FRANKENMUTH MUTUAL INS CO	97	1	98.97%	98.97%	98.98%
14303	INTEGRITY MUTUAL INS CO	78	1	98.72%	98.72%	99.09%
22322	GREENWICH INSURANCE CO	75	1	98.67%	98.67%	98.79%
19275	AMERICAN FAMILY MUTUAL INS C	59	1	98.31%	98.31%	97.57%
22543	SECURA INSURANCE A MUTUAL C	115	2	98.26%	98.26%	97.15%
10677	CINCINNATI INSURANCE CO THE	98	2	97.96%	97.96%	96.38%
21415	EMPLOYERS MUTUAL CASUALTY C	128	3	97.66%	97.66%	97.00%
25682	TRAVELERS INDEMNITY CO OF CT T	35	1	97.14%	97.14%	97.22%
15091	RURAL MUTUAL INS CO	68	2	97.06%	97.06%	98.51%
SI	BRIGGS & STRATTON CORP	31	1	96.77%	96.77%	97.90%
20281	FEDERAL INSURANCE CO	60	2	96.67%	96.67%	95.48%
25402	AMCOMP ASSURANCE CORP	58	2	96.55%	96.55%	98.71%
SI	MILWAUKEE TRANSPORT SERVIC	29	1	96.55%	96.55%	98.88%
20508	VALLEY FORGE INS CO	71	3	95.77%	95.77%	93.44%
26069	WAUSAU BUSINESS INS CO	92	4	95.65%	95.65%	95.89%
19410	COMMERCE & INDUSTRY INS CO	80	4	95.00%	95.00%	93.19%
26425	WAUSAU GENERAL INS CO	34	2	94.12%	94.12%	94.29%
40827	VIRGINIA SURETY CO INC	17	1	94.12%	94.12%	97.49%
10166	ACCIDENT FUND INS CO OF AMERIC	118	7	94.07%	94.07%	91.66%
24414	GENERAL CAS CO OF WI	63	4	93.65%	93.65%	96.51%
29459	TWIN CITY FIRE INS CO	67	5	92.54%	92.54%	95.47%
19380	AMERICAN HOME ASSURANCE CO	65	6	90.77%	90.77%	93.61%
24228	PEKIN INSURANCE CO	18	2	88.89%	88.89%	93.33%
23817	ILLINOIS NATIONAL INS CO	97	11	88.66%	88.66%	91.96%
SI	SCHNEIDER NATIONAL CARRIERS I	26	3	88.46%	88.46%	96.40%
SI	GENERAL MOTORS CORPORATION	17	2	88.24%	88.24%	97.77%
19682	HARTFORD FIRE INSURANCE CO	16	2	87.50%	87.50%	95.38%
30104	HARTFORD UNDERWRITERS INS CO	23	3	86.96%	86.96%	94.80%
19445	NATIONAL UNION FIRE INS CO OF P	65	9	86.15%	86.15%	84.42%
19429	INSURANCE COMPANY OF STATE O	42	7	83.33%	83.33%	85.22%
25887	UNITED STATES FIDELITY & GUARA	35	6	82.86%	82.86%	80.74%
35386	FIDELITY & GUARANTY INS CO	69	13	81.16%	81.16%	84.82%
24767	ST PAUL FIRE & MARINE INS CO	58	15	74.14%	74.14%	93.52%
43575	INDEMNITY INSURANCE CO OF NOR	68	25	63.24%	63.24%	76.29%
22748	PACIFIC EMPLOYERS INS CO	19	8	57.89%	57.89%	66.62%
<b>Totals for Group:</b>		<b>2,613</b>	<b>163</b>	<b>93.76%</b>	<b>93.76%</b>	<b>94.21%</b>

## Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2005

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
13021	UNITED FIRE & CASUALTY CO	10	1	90.00%	90.00%	98.85%
15377	WESTERN NATIONAL MUTUAL INS C	16	1	93.75%	93.75%	98.63%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	0.00%	98.47%
10472	CAPITOL INDEMNITY CORP	17	0	100.00%	100.00%	98.45%
13714	PHARMACISTS MUTUAL INS CO	13	1	92.31%	92.31%	98.15%
SI	FEDERAL EXPRESS CORPORATION	16	0	100.00%	100.00%	98.10%
25143	STATE FARM FIRE & CASUALTY CO	11	0	100.00%	100.00%	97.78%
10804	CONTINENTAL WESTERN INS CO	27	0	100.00%	100.00%	97.77%
15393	WISCONSIN AMERICAN MUTUAL I	1	0	100.00%	100.00%	97.67%
33588	FIRST LIBERTY INS CORP THE	5	0	100.00%	100.00%	97.39%
13439	PARTNERS MUTUAL INS CO	8	0	100.00%	100.00%	96.81%
11371	GREAT WEST CASUALTY CO	18	0	100.00%	100.00%	96.75%
25976	UTICA MUTUAL INS CO	14	1	92.86%	92.86%	96.43%
29424	HARTFORD CASUALTY INS CO	9	0	100.00%	100.00%	95.74%
SI	TARGET CORP (STORES)	12	2	83.33%	83.33%	95.45%
21261	ELECTRIC INSURANCE CO	9	0	100.00%	100.00%	95.40%
14117	GRINNELL MUT REINSUR CO	9	1	88.89%	88.89%	95.28%
19259	SELECTIVE INS CO OF SOUTH CARO	21	0	100.00%	100.00%	95.22%
40142	AMERICAN ZURICH INS CO	12	0	100.00%	100.00%	95.15%
21180	SENTRY SELECT	13	1	92.31%	92.31%	95.14%
SI	STORA ENSO NORTH AMERICA COR	38	2	94.74%	94.74%	94.44%
SI	KWIK TRIP INC	17	0	100.00%	100.00%	94.41%
23434	MIDDLESEX INSURANCE CO	15	1	93.33%	93.33%	93.88%
21113	UNITED STATES FIRE INS CO	6	0	100.00%	100.00%	93.66%
21865	ASSOCIATED INDEMNITY CORP	20	2	90.00%	90.00%	93.20%
20346	PACIFIC INDEMNITY CO	4	0	100.00%	100.00%	92.86%
24872	CONNECTICUT INDEMNITY CO THE	1	3	-200.00%	-200.00%	92.50%
39357	TRAVELERS INSURANCE CO THE	4	1	75.00%	75.00%	92.42%
24902	SECURITY INSURANCE CO OF HART	1	0	100.00%	100.00%	92.09%
24589	AMERICAN & FOREIGN INS CO	3	3	0.00%	0.00%	91.63%
24678	ROYAL INDEMNITY CO	1	4	-300.00%	-300.00%	91.60%
14176	HASTINGS MUTUAL INS CO	20	4	80.00%	80.00%	91.38%
12262	PENN MFRS ASSOCIATION INS CO	5	0	100.00%	100.00%	91.18%
40967	ST PAUL FIRE & CASUALTY INS CO	3	2	33.33%	33.33%	91.09%
20486	TRANSCONTINENTAL INSURANCE C	9	3	66.67%	66.67%	89.93%
20443	CONTINENTAL CASUALTY CO	12	4	66.67%	66.67%	89.86%
19305	ASSURANCE COMPANY OF AMER	4	0	100.00%	100.00%	89.81%
23787	NATIONWIDE MUTUAL INS CO	10	8	20.00%	20.00%	89.73%
26271	ERIE INSURANCE EXCHANGE	4	1	75.00%	75.00%	89.36%
SI	DAIMLERCHRYSLER CORPORATIO	10	1	90.00%	90.00%	89.18%
22918	AMERICAN MOTORISTS	1	0	100.00%	100.00%	87.67%
20427	AMERICAN CASUALTY CO OF REA	5	1	80.00%	80.00%	87.14%
19356	MARYLAND CASUALTY CO	9	0	100.00%	100.00%	86.15%
18910	AMERICAN PROTECTION INS CO	4	2	50.00%	50.00%	85.09%
21873	FIREMANS FUND INS CO	7	0	100.00%	100.00%	84.66%
30562	AMERICAN MANUFACTURERS MUT	2	0	100.00%	100.00%	83.78%
24775	ST PAUL GUARDIAN INS CO	1	0	100.00%	100.00%	83.33%
SI	CITY OF KENOSHA	3	2	33.33%	33.33%	81.08%
SI	INTERNATIONAL PAPER COMPANY	6	0	100.00%	100.00%	79.81%
25879	FIDELITY & GUARANTY INS UNDERW	0	2	0.00%	0.00%	77.00%

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## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
22977	LUMBERMENS MUTUAL CAS CO	6	2	66.67%	66.67%	75.85%
SI	WISCONSIN BELL INC	23	2	91.30%	91.30%	74.37%
14508	MICHIGAN MILLERS MUTUAL INS C	14	6	57.14%	57.14%	72.15%
24074	OHIO CASUALTY INS CO	5	7	-40.00%	-40.00%	71.05%
34207	WESTPORT INSURANCE CORPORAT	9	2	77.78%	77.78%	70.99%
19895	ATLANTIC MUTUAL INS CO	0	0	0.00%	0.00%	70.51%
41181	UNIVERSAL UNDERWRITERS INS C	8	1	87.50%	87.50%	68.71%
SI	JEWEL FOOD STORES INC	11	5	54.55%	54.55%	52.94%
<b>Totals for Group:</b>		<b>542</b>	<b>79</b>	<b>85.42%</b>	<b>85.42%</b>	<b>89.45%</b>